

FILED
6/6/23 2:26 pm
CLERK
U.S. BANKRUPTCY
COURT - WDPA

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE: Eric M. Carroll)
Beth M. Carroll) Case No. 18-24897 GLT
)
) Chapter 13
)
Debtor(s).)
X Related to Docket No. 82

STIPULATED ORDER MODIFYING PLAN

WHEREAS, this matter is being presented to the Court regarding

[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]:

a motion to dismiss case or certificate of default requesting dismissal

✕ a plan modification sought by: Eric M. and Beth M. Carroll

a motion to lift stay
as to creditor _____

✕ Other: The plan is being modified to provide for additional attorney fees to Scott Lowden, Esq. that are available without decreasing the percentage or amount to be paid to other creditors through the plan.

WHEREAS, the parties having agreed to settle the matter above conditioned on the terms herein, based on the records of the Court, and the Court being otherwise sufficiently advised in the premises; and there being no adverse impact upon other parties by way of this action, thus no notice is required to be given; now therefore

IT IS HEREBY ORDERED that the

[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]

Chapter 13 Plan dated _____
x Amended Chapter 13 Plan dated May 9, 2019

is modified as follows:

[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]

x Debtor(s) Plan payments shall be changed from \$_____ to
\$_____ per Month, effective _____; and/or the Plan term shall be

changed from months to months.

- ☐ In the event that Debtor(s) fail(s) to make any future Chapter 13 Plan payments, the Trustee or a party in interest may file with the Court and serve upon Debtor(s) and Debtor(s)' Counsel a notice of default advising the Debtor(s) that they have 30 days from the service of the notice in which to cure any and all defaults in payments. If Debtor(s) fail(s) to cure the defaults in payments after having been provided notice under the provision of this Stipulated Order, then the Trustee or a party in interest may submit an Order of Dismissal to the Bankruptcy Court along with an affidavit attesting to a failure to make Plan payments, and the proceedings or case may thereafter be dismissed without prejudice and without further hearing or notice.
- ☐ Debtor(s) shall file and serve _____ on or before _____.
- ☐ If any of the foregoing is not completed by the date specified, the case may be dismissed without prejudice without further notice or hearing upon the filing by the Trustee of an Affidavit of Non-Compliance.
- ☐ If any of the foregoing is not completed by the date specified, the automatic stay as to the property described as _____ may be lifted without further notice or hearing upon the filing by the Creditor herein of an Affidavit of Non-Compliance.
- ☒ Other: There are funds available pursuant to the confirmed plan to Scott R. Lowden, Esq. in the amount of \$2,500 above the fees awarded by Order of Court DN 61. A final fee application shall be filed by counsel for the debtor that will be limited to \$2,500. There is no change in the debtor's plan payment or term required.


IT IS FURTHER ORDERED that to the extent any creditor opposes the relief contained herein, such creditor must file an objection to the same within fourteen (14) days hereof. Should such an objection be timely filed, the Court shall conduct a *de novo* hearing regarding the appropriateness of this Stipulated Order. Should no objection be timely filed, this Stipulated Order shall be deemed final without further notice and/or opportunity for a hearing.

IT IS FURTHER ORDERED that in all other respects, the Plan and Order Confirming Plan shall remain in full force and effect. The filing party represents to the Court that all affected parties have been notified.

[Remainder of Page Intentionally Left Blank]

SO ORDERED, this _ 6th Day of June, 2023

Dated: June 6, 2023 _____



Gregory J. Taddonio, Chief Judge
United States Bankruptcy Court

Stipulated by:

/s/ Scott R. Lowden

Scott R. Lowden - Counsel to Debtor
PA ID 72116
100 Heathmore Avenue
Pittsburgh, PA 15227
(412) 292-4254
lowdenscott@gmail.com

Stipulated by:

/s/ James Warmbrodt

James Warmbrodt, Esq.
Counsel to Chapter 13 Trustee
600 Grant Street
Suite 3250 US Steel Tower
Pittsburgh, PA 15219

Stipulated by:

cc: All Parties in Interest to be served by Clerk

In re:
Eric M. Carroll
Beth M. Carroll
Debtors

Case No. 18-24897-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Jun 06, 2023

User: auto
Form ID: pdf900

Page 1 of 3
Total Noticed: 28

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 08, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Eric M. Carroll, Beth M. Carroll, 1785 Brinkerton Road, Greensburg, PA 15601-6290
14969530	Bernstein-Burkley, P.C., Suite 2200 Gulf Tower, Pittsburgh, PA 15219
14969534	+ David J. Apothaker, Esq., Apothaker Scian, P.C., 520 Fellowship Rd., Suite C306, PO Box 5496, Mount Laurel, NJ 08054-5496
14969536	Dollar Bank, F.S.B., 3 Gateway Center West, Pittsburgh, PA 15222
14969540	+ Pediatric Associates of Westmoreland, 555 West Newton, Greensburg, PA 15601-2861
14996090	UPMC Health Services, PO Box 1123, Minneapolis, MN 55440-1123
14969545	+ WEI Mortgage, PO Box 8068, Virginia Beach, VA 23450-8068
15005966	+ WEI Mortgage, LLC, LoanCare, LLC, 3637 Sentara Way, Virginia Beach, VA 23452-4262
14969547	+ WSM-PC, 426 Pellis Road, Greensburg, PA 15601-4574
14969546	+ Westmoreland Sleep Medicine, 426 Pellis Road, Greensburg, PA 15601-4574

TOTAL: 10

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
14969531	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jun 07 2023 00:46:52	Capital One, PO Box 30281, Salt Lake City, UT 84130-0281
14989410	+ Email/Text: bankruptcy@cavps.com	Jun 07 2023 00:35:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
14969532	+ Email/Text: bankruptcy@cavps.com	Jun 07 2023 00:35:00	Cavalry SPV I, LLC as Assignee of, Citbank, N.A., 500 Summit Lake Drive, Suite 400, Valhalla, NY 10595-2321
14969533	+ Email/Text: ccusa@ccuhome.com	Jun 07 2023 00:34:00	Credit Collections USA, 16 Distributor Drive, Suite 1, Morgantown, WV 26501-7209
14969535	Email/Text: mrdiscen@discover.com	Jun 07 2023 00:34:00	Discover, PO Box 15316, Wilmington, DE 19850
14972701	Email/Text: mrdiscen@discover.com	Jun 07 2023 00:34:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14969537	+ Email/PDF: ais.fpc.ebn@aisinfo.com	Jun 07 2023 00:48:00	First Premier Bank, 601 S. Minnesota Ave., Sioux Falls, SD 57104-4868
14993714	Email/Text: teller2@lescofcu.com	Jun 07 2023 00:34:00	Lesco Federal Credit Union, 2613 Ligonier St., Latrobe, PA 15650
14969542	Email/Text: HOME.SFBANK-BCCBKNOTICE@fisglobal.com	Jun 07 2023 00:34:00	State Farm Bank, FSB, PO Box 2313, Bloomington, IL 61702
14969538	+ Email/Text: Documentfiling@lciinc.com	Jun 07 2023 00:34:00	Lending Club Corp., 71 Stevenson St., Suite 300, San Francisco, CA 94105-2985
14969539	Email/Text: teller2@lescofcu.com	Jun 07 2023 00:34:00	Lesco Federal Credit Union, 6 Avenue D, Latrobe, PA 15650
15417675	Email/Text: nsm_bk_notices@mrcooper.com	Jun 07 2023 00:34:00	Nationstar Mortgage LLC, PO BOX 619096, Dallas, Texas 75261-9741

District/off: 0315-2

User: auto

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14969541	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jun 07 2023 00:59:07	Portfolio Recovery Assoc., 120 Corporate Blvd., Suite 100, Norfolk, VA 23502
14995700	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jun 07 2023 00:46:53	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14969742	+ Email/PDF: rmscedi@recoverycorp.com	Jun 07 2023 00:47:05	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14969543	+ Email/PDF: gecsed@recoverycorp.com	Jun 07 2023 00:47:59	SYNCB/Home Dsn Outdoor Liv, PO Box 965036, Orlando, FL 32896-5036
14998466	Email/PDF: bncnotices@becket-lee.com	Jun 07 2023 00:48:07	State Farm Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14996090	Email/Text: BNCnotices@dcmservices.com	Jun 07 2023 00:34:00	UPMC Health Services, PO Box 1123, Minneapolis, MN 55440-1123
14969544	+ Email/Text: wfmelectronicbankruptcynotifications@verizonwireless.com	Jun 07 2023 00:34:00	Verizon, PO Box 5029, Wallingford, CT 06492-7529

TOTAL: 19

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Nationstar Mortgage LLC d/b/a Mr. Cooper
cr		WEI Mortgage, LLC
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 2 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 08, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 6, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper bnicholas@kmlawgroup.com
Marisa Myers Cohen	on behalf of Creditor WEI Mortgage LLC ecfmaw@mwc-law.com, mcohen@mwc-law.com
Marisa Myers Cohen	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper ecfmaw@mwc-law.com mcohen@mwc-law.com
Office of the United States Trustee	ustregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com

District/off: 0315-2

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Scott R. Lowden

on behalf of Joint Debtor Beth M. Carroll lowdenscott@gmail.com

Scott R. Lowden

on behalf of Debtor Eric M. Carroll lowdenscott@gmail.com

TOTAL: 7